Exxon beats out AAA to top MONEY's ranking of the eight biggest auto clubs

If you are like many Americans, you're probably spending more time than ever in your car. For instance, the Federal Highway Administration reports that the average auto commute in the 10 biggest metro areas increased 6% from 1980 to 1990, to 25.4 minutes. Moreover, a record 184 million Americans will drive to their summer vacation spots this year—9 million more than in 1993. At the same time, your little steam puff is probably more gas-guzzling today. The typical car on the road is now 7.3 years old, up from 6.5 a decade ago. When you put these facts together, you can easily see why it makes more sense than ever to join an auto club that provides emergency roadside assistance. Fortunately, thanks to fierce competition among the national clubs that now compete with the venerable 36-million-member American Automobile Association (AAA), there has never been a better time to sign up.

The eight biggest U.S. clubs all offer similar roadside services for basic annual membership fees of $22 to $60. Among other tasks, they'll fix flats, jump-start engines and deliver gasoline to stranded motorists. For an extra $6 to $25 a year, you can get a so-called premium or deluxe membership, which entitles you to such enhanced coverage as extra trip-interruption insurance. What's new, though, is that today's intense competition among clubs means that even many basic memberships now come with additional goodies—such as 10% to 50% discounts on everything from hotel rooms to prescription drugs.

In light of the stepped-up rivalry, MONEY sought to find out which of the eight biggest national clubs that accept individual memberships—AAA, Allstate, Amoco, Montgomery Ward, Cross Country, Exxon, Road America and Chevron—provides the best overall value. To decide, we carefully reviewed each club's basic offerings and fees and spot-checked the clubs' trip-routing services. Specifically, we asked each for driving directions on a 976-mile test route from Marietta, Ga. to Lampasas, Texas.

The winner of our coveted three-tow-truck award for best auto club value: 600,000-mem-

AND THE THREE-TOW-TRUCK AWARD GOES TO...

Exxon, which we rated best value among the nation's eight largest automobile clubs. None were judged unacceptable. Key: three trucks (excellent), two (good), one (fair)

Rating	Name	Telephone (800)	Number of members	Annual fee[1]	Comments
	Exxon Travel Club	833-9966	600,000	$39	Its contracts with 25,000 service providers—more than any other club—offer prompt aid.
1/2	American Automobile Association	222-4357	36 million	$22 to $55[3]	Topnotch benefits; basic memberships can be high.[4] Most clubs add initiation fees of $12 or so.
	Amoco Motor Club	334-3300	3 million[2]	$49.95	Great for key-losers: You're reimbursed as much as $50 for locksmith services on both car and home.
	Cross Country Motor Club	225-1575	600,000	$35	Outstanding customer service makes this club a favorite of luxury automakers like BMW and Rolls-Royce; new-car buyers are enrolled automatically.
	Montgomery Ward Auto Club	621-5151	2 million	$52	This one has the most generous ($1,000) reimbursement ceiling for trip-interruption insurance.
1/2	Allstate Motor Club	255-2582	3 million	$49.95	Members get the best trip-routing service, but club has only 6,000 contracted service providers
1/2	Road America Motor Club	262-7262	800,000	$59.95	Also strong on trip routing, but club charges a hefty $19.95 for each additional driver covered.
	Chevron Motor Club	256-2273	500,000	$39	No contracted service providers, so you must find roadside aid yourself (club reimburses up to $50).

Notes: [1]Number of households. [2]For basic services; most clubs offer enhanced-service memberships for an additional fee. [3]Fees and benefits vary among AAA's 127 individual clubs. [4]Plus $13 to $37 to cover your spouse.

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Call the **U.S. Consumer Product Safety Commission at 800-638-2772** for detailed recorded information on hazardous household and recreational products, notably toys, infant gear and garments that are being recalled by manufacturers. Safety specialists take questions at the same number Monday through Friday from 10 a.m. to 4 p.m. eastern time. Two recent recalls were of Processed Plastic Co.'s $5 Thunderbat noisemaker baseball bats, whose yellow end caps can fly off and hit bystanders, and of Cosco's $12 to $15 two-rod toddler bed guardrails, which can trap tots when they shift during sleep or try to climb out of bed, thus posing a suffocation risk. If a product you own is on the CPSC's recall list, the hotline will give you information about repairs, replacements or refunds. —**Judy Feldman**

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Source: https://www.industrydocuments.ucsf.edu/docs/qgkm0004

...op auto club, like Exxon's, and you can hit the road worry-free.

...Exxon, which edged 2½-truck AAA ... it offers the greatest number of ...rated emergency service providers ...generous family coverage for a rea... $39 annual fee. (AAA's basic dues ...idely among its 127 affiliated ...up to $55 in Hamden, Conn. and ...New York, for example—plus a ...ne initiation fee averaging $12.)

...Cross Country and Montgomery ...me next with two-tow-truck ...ollowed by Allstate and Road ... with 1½. Bringing up the rear ...e truck: Chevron, principally be... offers less convenient road service.

...ile signing up with the top-rated club ...ve you basic peace of mind, it may ...e the best move you can make. In ...instances, you may be better off ...g with a lower-rated club whose indi...l services may be of greater utility to ...Here's how to make the wisest choice:

If you own a car that's more than three years old, focus first on the club's road services. Most large clubs contract with towing garages that then dispatch their crews for free when you call the club's hotlines. The best plans, offered by all of the big eight except Chevron, allow you to use either the contracted service or another of your choice. However, if you opt for the latter, you must pay up front and you'll get reimbursed only up to a preset limit, usually $30 to $80 per incident for basic memberships. Chevron has no contracted service providers, which is especially problematic when you're in an unfamiliar area.

If you have a family with several licensed motorists, pick a club that charges the least to cover extra drivers. Best bet: Exxon, whose basic $39 membership fee extends to spouses and kids up to age 19 as well as to unmarried domestic partners. While most clubs include your spouse in their basic fee, they usually add $12 to $20 a year for each extra family member.

If you take long car trips in unfamiliar areas, pick a club with a superior trip-routing service (free with all memberships). When MONEY asked each club for directions on our Georgia-to-Texas test route, Allstate sent the best information: detailed computer-enhanced maps with exact driving times, bound for easy reference. Amoco, however, sent only two pages of written directions and a regular map highlighted with a marker—something you could easily do yourself.

If you worry about losing your keys or locking them in your car, go for one of the clubs with a generous lockout plan. The best: Amoco, Exxon and Cross Country, which pay for a locksmith to get you in your car as well as your home, if you've lost those keys too.

If you're concerned about accidents, choose Allstate, Chevron, Cross Country, Montgomery Ward or Road America: Their basic memberships include free trip-interruption insurance. It reimburses you for expenses such as meals, lodging and transportation that you incur if your car is disabled in an accident and you're at least 100 to 150 miles from home. Montgomery Ward's $1,000 ceiling is the most generous.

If you're a bargain hound, examine the club's discounts at hotels, restaurants and other establishments. Among the best: AAA, whose year-old discount card gives you 10% to 40% off at 45,000 merchant outlets nationwide. AAA and Exxon offer discounts of up to 50% at the widest variety of major hotel chains, including Hyatt (AAA) and Ramada (Exxon).

Finally, **If you frequently drive outside North America**, grab AAA. They're the only one to provide contracted free road- from Argentina to South Africa. Of course, if you try driving that route, you'll need more than AAA's help.

—Echo Montgomery Garrett

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